

INSTRUCTIONS & WHERE TO SEND DOCUMENTS

Turn off “paperless billing” to receive a bill/statement with payment coupon attached. You can also print a statement, or call and ask to have a statement mailed to you.

You want to record your calls with these financial institutions when discussing these topics. Download the Call Recording App that is attached as a document. You can also turn on “voice memos” on your laptop.

After they tell you they are recording, nicely state you are recording as well. (You must have consent)

Excluding the remittance payment coupon itself, every document needs to be notarized. Notarization is power of attorney. (Notarization is free at your bank.)

Every document needs a form of “value” to make it live. Either have a 2 cent stamp or a red thumbprint. (This makes it a living document)

Everything being sent needs to be sent in the form of certified mail. Make 5 copies of each green slip with the tracking sticker attached so you can prove you sent your documents.

Before sending off the remittance payment coupon & remittance attachment letter, get the remittance attachment letter notarized and make 5 colored copies of both documents.

If remittance is not accepted as payment within the timeframe the bill is due, proceed to sending the Billing Error Notice.

The Billing Error Notice will only go to the Corporate Address Location. (Google Search/Call Customer Service)

Billing Error Notice, notarized + red thumbprint or 2 cent stamp on front page, will be sent along with the Credit Card Bill (Notarized + 2 cent stamp or red thumbprint) showcasing the positive balances they are having you pay into.

Also send a color copy of remittance payment coupon

Also, send a handwritten letter along with it, example attached “Letter Attached To Incorrect Bill Example” (Notarized + 2 cent stamp or red thumbprint)

Make 5 colored copies of each.

(The company has 10 days after receiving this packet to respond)

If they don't respond, follow up with the “Certificate of Non-Response”

Before you send the Certificate of nonresponse, get it Notarized + 2 cent stamp or red thumbprint.

When you have that set up,

collect your remittance payment coupon colored copies, remittance attachment letter color copies, Incorrect positive balanced bill colored copies, Handwritten Letter Attached to incorrect bill Color copies, Billing Error Notice colored copy, and certificate of non-response & its copies. (All these documents should be notarized + 2 cent stamped or red thumb printed on front page of each document as instructed)

When you have your 5 copies of each, get every document and its copies authenticated by the secretary of state (quick process). (Each state is different, Google search document authentication in your state)

The basic notary is a starting level power of attorney, and the secretary of state is the highest level of power of attorney in your state. Having both displays good faith efforts.

When you receive each document back from the secretary of state, mail an envelope of all documents to the Registered Agent, then to the Compliance Department, The Company's Legal Department, and also make a cfpb complaint (print it out, get it notarized and authenticated as well.)

RECAP

- 1. CORPORATION'S CORPORATE OFFICE (SEND INITIAL BILLING ERROR NOTICE & COLOR COPY OF BILL SHOWING A POSITIVE BALANCE)**
- 2. CORPORATION'S REGISTERED AGENT & COMPLIANCE DEPARTMENT**
- 3. CORPORATION'S LEGAL DEPARTMENT**
- 4. CONSUMER FINANCIAL PROTECTION BUREAU (CFPB)**

WHAT TO INCLUDE IN EACH ENVELOPE OF DOCUMENTS

(EACH DOCUMENT NEEDS A 2 CENT STAMP ON FRONT PAGE)

(EACH DOCUMENT GOING WITH CERTIFICATE OF NON RESPONSE NEEDS TO BE NOTARIZED AND AUTHENTICATED BY THE SECRETARY OF STATE)

- 1. BILLING ERROR NOTICE + INSTRUCTED ATTACHED DOCUMENTS (SEND TO CORPORATE OFFICE)**
- 2. MAKE 5 COLORED COPIES OF ALL NOTARIZED DOCUMENTS**
- 3. SEND REMAINING DOCUMENTS TO SECRETARY OF STATE FOR AUTHENTICATION (GOOGLE YOUR STATE'S DOCUMENT AUTHENTICATION PROCESS)**
- 4. CERTIFICATE OF NON RESPONSE + INSTRUCTED ATTACHED DOCUMENTS (SEND TO 2,3, & 4 LISTED ABOVE)**
- 5. SEND TO CFPB (EXAMPLE IN RECORDING)**